

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Ronald E. Garrett
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.

No Respondents
Respondent(s).

Case No. 17-22780-GLT
Chapter: 13

Related to Document No. 175

Hearing Date: 11/29/23 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 26th of September, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 175 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before November 10, 2023**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **November 29, 2023 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Ronald E. Garrett
Debtor

Case No. 17-22780-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 26, 2023

User: auto
Form ID: 604

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Ronald E. Garrett, 7939 Orlan Place, Verona, PA 15147-1546 |
| cr | + Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413 |
| cr | + PAAC Transit Division FCU, 219 Fort Pitt Blvd, 2nd Floor, Pittsburgh, PA 15222-1559 |
| cr | + Wilkinsburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 14670065 | Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385 |
| 14670070 | + MBM Collections LLC, 3301 McCrady Road, Pittsburgh, PA 15235-5137 |
| 14655010 | + Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056 |
| 14700689 | + P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd. 2nd FL, Pittsburgh, PA 15222-1559 |
| 14725018 | + Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 14725017 | + Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 14670073 | Verizon, PO Box 646, Pleasanton, CA 94566 |
| 14745410 | WELLS FARGO BANK, NATIONAL ASSOCIATION et.al, OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24, WEST PALM BEACH FL 33416-4605 |
| 14670075 | + Wilkinsburg Borough, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 14670076 | + Wilkinsburg Garbage, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 14670077 | + Wilkinsburg School District, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Sep 27 2023 06:06:49 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: ebnjts@grblaw.com | Sep 27 2023 05:52:00 | County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| 14670066 | + Email/Text: bankruptcy_notifications@ccsusa.com | Sep 27 2023 05:53:00 | Allstate Insurance, Po Box 55126, Boston, MA 02205-5126 |
| 14655008 | + Email/Text: ally@ebn.phinsolutions.com | Sep 27 2023 05:51:00 | Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902 |
| 14668960 | Email/Text: ally@ebn.phinsolutions.com | Sep 27 2023 05:51:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 14697541 | + Email/Text: ebnjts@grblaw.com | Sep 27 2023 05:52:00 | County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14672811 | ^ MEBN | Sep 27 2023 05:48:49 | KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 14670069 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Sep 27 2023 05:53:00 | Keybank, PO Box 94722, Cleveland, OH |

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

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Total Noticed: 31

| | | | |
|----------|--|----------------------|---|
| 14684982 | Email/PDF: cbp@omf.com | Sep 27 2023 05:56:04 | 44101-4722 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15266199 | Email/Text: BKEBN-Notifications@ocwen.com | Sep 27 2023 05:51:00 | PHH Mortgage Services, Attn Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605 |
| 14670513 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Sep 27 2023 05:52:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946 |
| 14736599 | Email/Text: bnc-quantum@quantum3group.com | Sep 27 2023 05:52:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14670072 | + Email/PDF: cbp@omf.com | Sep 27 2023 05:55:39 | Springleaf Financial Services, PO Box 742536, Cincinnati, OH 45274-2536 |
| 14674391 | + Email/Text: VWBKNotices@nationalbankruptcy.com | Sep 27 2023 05:52:00 | VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013 |
| 14706266 | Email/PDF: ebn_ais@aisinfo.com | Sep 27 2023 06:06:40 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14655011 | Email/Text: vci.bkcy@vwcredit.com | Sep 27 2023 05:53:00 | Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497 |

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PHH MORTGAGE CORPORATION |
| cr | | VW Credit, Inc. |
| cr | | Wells Fargo Bank, National Association As Trustee |
| cr | | Wells Fargo Bank, National Association as Trustee |
| 14655009 | *+ | Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902 |
| 14670067 | *+ | Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902 |
| 14670068 | *+ | Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902 |
| 14670071 | *+ | Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056 |
| 14670074 | * | Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497 |

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

District/off: 0315-2
Date Rcvd: Sep 26, 2023

User: auto
Form ID: 604

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Total Noticed: 31

| Name | Email Address |
|-------------------------------------|--|
| Beverly Weiss Manne | on behalf of Creditor Ally Financial bmanne@tuckerlaw.com bewmanne@aol.com,jrusnack@tuckerlaw.com |
| Brett A. Solomon | on behalf of Creditor Ally Financial brett@solomon-legal.com |
| Brian Nicholas | on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com |
| James A. Prostko | on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. jprostko@c-vlaw.com, jamesprostko@gmail.com |
| Jeffrey R. Hunt | on behalf of Creditor County of Allegheny jhunt@grblaw.com |
| Jennifer L. Cerce | on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net |
| Jerome B. Blank | on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. jblank@pincuslaw.com, brausch@pincuslaw.com |
| Lauren M. Lamb | on behalf of Debtor Ronald E. Garrett julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Maribeth Thomas | on behalf of Creditor Ally Financial mthomas@tuckerlaw.com maribeth.thomas@gmail.com |
| Mario J. Hanyon | on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Mario J. Hanyon | on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Matthew Fissel | on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 matthew.fissel@brockandscott.com, wbecf@brockandscott.com |
| Neal R. Cramer | on behalf of Creditor PAAC Transit Division FCU nrc@jpilaw.com mgh@jpilaw.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| Thomas Song | on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. pawb@fedphe.com |
| Thomas Song | on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com |
| TOTAL: 17 | |